

4/3/07

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

C. DRIVER - VEHICLE FACTOR

A factor will be applied to Coverage Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 based on the number of vehicles, number of principal and occasional operators total number of listed operators on the policy, and number of deferred operators on a policy. ~~Excluded operators are not contemplated when determining this factor.~~ This factor will only apply to private passenger type vehicles, as defined in Rule 27, except that vehicles classified as antiques are not eligible.

Apply the appropriate Driver - Vehicle factor shown below in accordance to Rule 11, Premium Calculation. "Total Driver Count" includes all operators listed regardless of operator assignment or status. The factor will be applied on a policy level basis for eligible vehicle types. (Example: Policy includes 2 private passenger type vehicles, and 1 motorcycle; 2 drivers, 1 occasional and 1 principal. The factor is determined based on the 2 PP type vehicles and 2 drivers. A factor of 0.95 will only be applied to the 2 PP type vehicles.)

			Driver - Vehicle (including Deferred Driver) Factor											
Vehicle Count	Total Driver Count (incl. all operators listed on the policy)	Deferred Driver Count	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
1	1	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	2	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	2	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
1	2	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	3	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	3	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	3	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	3	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	4	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	4	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	4	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	4	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	4	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	5	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	5	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	5	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	5	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	5	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	5	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	6+	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	6+	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	6+	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	6+	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	6+	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	6+	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
1	6+	6+	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	1	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
2	2	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
2	2	2	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
2	3	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	3	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	3	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	3	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	4	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	4	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	4	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	4	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	4	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	5	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	5	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	5	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	5	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	5	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	5	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	6+	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	6+	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	6+	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	6+	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	6+	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	6+	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
2	6+	6+	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

A/3/08

Driver - Vehicle Continued

Total Driver Count (incl. all operators listed on the policy)			Driver - Vehicle (including Deferred Driver) Factor											
Vehicle Count	Deferred Driver Count	Deferred Driver Count	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
3	1	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
3	1	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
3	2	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
3	2	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
3	2	2	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
3	3	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	3	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	3	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	4	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	4	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	4	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	4	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	4	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	5	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	5	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	5	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	5	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	5	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	5	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	6+	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	6+	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	6+	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	6+	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	6+	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	6+	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
3	6+	6+	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	1	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
4	1	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
4	2	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
4	2	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
4	2	2	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
4	3	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	3	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	3	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	4	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	4	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	4	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	4	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	5	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	5	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	5	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	5	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	5	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	6+	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	6+	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	6+	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	6+	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	6+	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	6+	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
4	6+	6+	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00

A/B/C

Driver - Vehicle Continued

Total Driver Count (Incl. all operators listed on the policy)			Driver - Vehicle (Including Deferred Driver) Factor											
Vehicle Count	Deferred Driver Count		Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
5	1	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
5	1	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
5	2	0	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
5	2	1	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
5	2	2	0.95	1.00	1.00	0.95	0.95	1.00	0.95	0.95	0.95	1.00	1.00	1.00
5	3	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	3	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	3	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	4	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	4	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	4	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	4	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	5	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	5	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	5	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	5	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	5	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	6+	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	6+	1	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	6+	2	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	6+	3	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	6+	4	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	6+	5	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00
5	6+	6+	0.99	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00

4/3/15

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class, years licensed and Safe Driver Insurance Plan credits or surcharges (SDIP points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's SDIP points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with